Case 07-16555 Doc 1 Filed 09/12/07 Entered 09/12/07 11:46:15 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 41 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Jones, Darrick K. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-6259 (if more than one, state all): (No. & Street, City, and State): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): 646 Sullivan PARK FOREST IL ZIPCODE ZIPCODE 60466 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: COOK Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5,001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \times \$1 million to \$50,000 to \$100,001 to Estimated \$0 to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

Case 07-16555 Doc 1 Filed 09/12/07 Entered 09/12/07 11:46:15 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 41 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Darrick K. Jones (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). /s/ MICHAEL R. RICHMOND Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

Case 07-16555 Doc 1 Filed 09/12/07 Entered 09/12/07 11:46:15 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 3 of 41 FORM B1, Page 3 Name of Debtor(s) **Voluntary Petition** (This page must be completed and filed in every case) Darrick K. Jones **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Darrick K. Jones Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for X /s/ MICHAEL R. RICHMOND compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by MICHAEL R. RICHMOND 3124632 Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or HELLER & RICHMOND, LTD. accepting any fee from the debtor, as required in that section. Official Form 33 NORTH DEARBORN STREET **SUITE 1600** Printed Name and title, if any, of Bankruptcy Petition Preparer CHICAGO IL 60602 (312) 781-6700 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal Telephone Number responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. \S 110.) Date Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title

11, United States Code, specified in this petition.

Date

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Darrick K. J	Tones				Case No. Chapter	_	
						/ Debtor		
	Attorney for Debtor:	MICHAEL R		RICHMOND				

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	pursuant to	Rule	2016(b)	Bankruptcy	Rules	states that
THE UNIQUISIGNED,	pursuant to	i vuic	2010(0)	, Dariiki aptor	i vuico,	States triat

- The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X /s/ MICHAEL R. RICHMOND
Attorney for Petitioner: MICHAEL R. RICHMOND
HELLER & RICHMOND, LTD.

33 NORTH DEARBORN STREET

SUITE 1600 CHICAGO IL 60602 Case 07-16555 Doc 1 Filed 09/12/07 Entered 09/12/07 11:46:15 Desc Main Official Form 22A (Chapter 7) (4/07) Page 5 of 41

	According to the calculations required by this statement:
In re JONES_DARRICK K_	☐ The presumption arises.
Debtor(s)	☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1	☐ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).

		Part II. CALCULATION OF MONTHLY INCO	OME FOR § 707(b)(7) EXCLUS	ION					
		Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.							
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.								
2		Married, not filing jointly, without the declaration of separate househoun A ("Debtor's Income") and Column B ("Spouse's Income") f		both					
	d. 🔲 I	Married, filing jointlyComplete both Column A ("Debtor's Income 3-11.	") and Column B ("Spouse's Income") for						
		res must reflect average monthly income recieved from all sources, s prior to filing the bankruptcy case, ending on the last day of the mo		Column A	Column B				
	of mon	Debtor's	Spouse's						
	result o	on the appropriate line.		Income	Income				
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$4,411.33	\$				
4	a and a than ze in Part								
	a.	Gross receipts	\$0.00						
	b.	Ordinary and necessary business expenses	\$0.00						
	C.	Business income	Subtract Line b from Line a	\$0.00	\$				
	Rent a in the a any pa	and enter the difference ro. Do not include n in Part V.							
5	a.	Gross receipts	\$0.00						
	b.	Ordinary and necessary operating expenses	\$0.00						
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$				
6	Interes	st, dividends, and royalties.		\$0.00	\$				
7	Pensio	on and retirement income.		\$0.00	\$				

Document Page 6 of 41 2 Official Form 22A (Chapter 7) (4/07) - Cont. Any amounts paid by another person or entity, on a regular basis, for the household 8 expenses of the debtor or the debtor's dependents, including child or spousal support. \$7,597.00 \$ Do not include amounts paid by the debtor's spouse if Column B is completed. Enter the amount in the appropriate column(s) of Line 9. Unemployment compensation. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Debtor \$0.00 Spouse _\$ be a benefit under the Social Security Act \$0.00 \$ Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as 10 a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. 0 0 b.

Add Lines 3 thru 10 in

If Column B has been completed,

\$0.00

\$12,008.33

\$12.008.33

\$

\$

Total and enter on Line 10

11

12

total(s).

Subtotal of Current Monthly Income for § 707(b)(7).

Total Current Monthly Income for § 707(b)(7).

completed, enter the amount from Line 11, Column A.

Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the

add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$144,099.96
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$88,505.00
	a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 6	ψου,ουσ.συ
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.	
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.	
	The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	16 Enter the amount from Line 12.						
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.						
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$12,008.33					

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$1,978.00				
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$534.00				

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20B	amour (this in Line b	Standards: housing and utilities; mortgage/rent expenses. Int of the IRS Housing and Utilities Standards; mortgage/rent expense information is available at www.usdoj.gov/ust/ or from the clerk of the total of the Average Monthly Payments for any debts secured by but btract Line b from Line a and enter the result in Line 20B. Do not	the bankruptcy court	amily size); enter on in Line			
206	a.	IRS Housing and Utilities Standards; mortgage/rental expenses		\$1,326.00	T		
	b.	Average Monthly Payment for any debts secured by your			İ		
	-	home, if any, as stated in Line 42		\$0.00	4	¢4 336 00	
	C.	Net mortgage/rental expense		Subtract Line b from Line a.	4	\$1,326.00	
21	Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.						
22	expens	the number of vehicles for which you pay the operating expenses or feses are included as a contribution to your household expenses in Line 1 🔀 2 or more.		ng			
	the ap	the amount from IRS Transportation Standards, Operating Costs & Pr plicable number of vehicles in the applicable Metropolitan Statistical A ation is available at www.usdoj.gov/ust/ or from the clerk of the ba	rea or Census Regio			\$410.00	
23	Enter, www.u	icles for which you claim an ownership/lease expense. (You may not obse for more than two vehicles.) 2 or more. in Line a below, the amount of the IRS Transportation Standards, Ownsdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Lire ly Payments for any debts secured by Vehicle 1, as stated in Line 42; and enter the result in Line 23. Do not enter an amount less that	nership Costs, First ne b the total of the A subtract Line b from	Car (available at verage			
	a. II	RS Transportation Standards, Ownership Costs, First Car	\$471.00				
		verage Monthly Payment for any debts secured by Vehicle 1,	\$0.00			\$471.00	
	C.	S Stated III LINE 42	Subtract Line b from	Line a.			
Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.							
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$332.0	00			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$0.00				
	C.	Net ownership/lease expense for Vehicle 2	Subtra	act Line b from Line a.		\$332.00	
25	for all	, ,		s, self		\$0.00	
			r the total average m	•			
26	union	deductions that are required for your employment, such as mandator dues, and uniform costs. Do not include discretionary amount of the contributions	•			\$567.67	

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27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30		Necessary Expenses: childc are - such as baby-sitting, day c		\$0.00		
31	expen	<u>-</u>	care. Enter the average monthly amount that you actually are not reimbursed by insurance or paid by a health savings account. In insurance or health savings accounts listed in Line 34.	\$0.00		
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service such					
33	Total	Expenses Allowed under IRS	Standards. Enter the total of Lines 19 through 32	\$5,618.67		
	Haaltk	Note: Do not in	3: Additional Expense Deductions under § 707(b) clude any expenses that you have listed in Lines 19-32	2		
			nce and Health Savings Account Expenses. List and total the average of for yourself, your spouse, or your dependents in the following categories.			
0.4	a.	Health Insurance	\$0.00			
34	b.	Disability Insurance	\$0.00			
	C.	Health Savings Account	\$0.00			
			Total: Add Lines a, b and c	\$0.00		
35	month elderly	lly expenses that you will continu	e of household or family members. Enter the actual ue to pay for the reasonable and necessary care and support of an ober of your household or member of your immediate family who is	\$0.00		
36	incurre		Enter any average monthly expenses that you actually family under the Family Violence Prevention and Services Act or re of these expenses is required to be kept confidential by the court.	\$0.00		
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$0.00					
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					
	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$0.00					
39	Additi clothin exceed or from	ng expenses exceed the combined five percent of those combined in the clerk of the bankruptcy countries.	ed allowances for food and apparel in the IRS National Standards, not to d allowances. (This information is available at www.usdoj.gov/ust/ urt.) You must provide your case trustee with documentation	\$0.00		
39	Additicolothin exceed or from demo	ng expenses exceed the combine of five percent of those combined in the clerk of the bankruptcy counstrating that the additional a nued charitable contributions	ed allowances for food and apparel in the IRS National Standards, not to diallowances. (This information is available at www.usdoj.gov/ust/ Urt.) You must provide your case trustee with documentation amount claimed is reasonable and necessary.	\$0.00 \$0.00		

Case 07-16555 Page 9 of 41 Document 5 - Cont. **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-Month Average Payment 42 a. \$1,499.00 Countrywide 7946 S. Parnell Chicago b. **GMAC** 7946 S. Parnell Chicago \$457.00 C. ASC \$2,236.00 2219 S. Kedvale Chicago d. Ocwen 2219 S. Kedvale Chicago \$619.00 e. SPS 3116 W. Fillmore Chicago \$2,400.00 Total: Add Lines a - e \$7,211.00 If any of the debts listed in Line 42 are secured by your primary Other payments on secured claims. residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 а **SPS** 3116 W. Fillmore Chicago \$718.00 b. \$0.00 C. \$0.00 d. \$0.00 e. \$0.00 Total: Add Lines a - e \$718.00 Payments on priority claims. Enter the total amount of all priority claims (including priority child 44 \$0.00 support and alimony claims), divided by 60. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. а \$0.00 45 Current multiplier for your district as determined under x 0.065 schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Total: Multiply Lines a and b \$0.00 Average monthly administrative expense of Chapter 13 case

46	Total Deductions for Debt Payment.	Enter the total of Lines 42 through 45.	\$7,929.00				
Subpart D: Total Deductions Allowed under § 707(b)(2)							
47	Total of all deductions allowed under §	707(b)(2). Enter the total of Lines 33, 41, and 46.	\$13,547.67				
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
4	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))						
4	19	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					
Ę	50	Monthly disposable income under § 707(b)(2). result	Subtract Line 49 from Line 48 and enter the	(\$1,539.34)			

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6 Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 number 60 and enter the result. (\$92,360.20) Initial presumption determination. Check the applicable box and proceed as directed. ☑ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 \$ Enter the amount of your total non-priority unsecured debt Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

PART VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
C.		\$
	Total: Add Lines a, b, and c	\$

56

Part VIII: VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)						
57	Date: Signature:/s/ Darrick K. Jones						
	Date: Signature: (Joint Debtor, if any)						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Darrick	K.	Jones				Case No. Chapter	7	
-				Debtor(s)		_			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.						
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.						
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.						
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]						

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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☐ [Must be accon	4. I am not required to receive a credit counseling briefing because of: [Check the applicable stateme companied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental so as to be incapable of realizing and making rational decisions with respect to financial responsibilities Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the In Active military duty in a military combat zone.	al deficiency s.); ole, after
☐ of 11 U.S.C. §	5. The United States trustee or bankruptcy administrator has determined that the credit counseling request. § 109(h) does not apply in this district.	uirement
I certif	rtify under penalty of perjury that the information provided above is true and correct.	
Signature of Date:	of Debtor: /s/ Darrick K. Jones	

Filed 09/12/07

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Form B 201 (11/03) West Group, Rochester, NY

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UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.							
	/s/Darrick K. Jones						
Date Signature of Debtor Case Number							

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In re <i>Darrick K. Jone</i>	s	/ Debtor	Case No	
				(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
6743 S. Honore Chicago	Fee Simple	\$ 355,900.00	\$ 338,091.00
2219 S. Kevale Chicago	Fee Simple	\$ 381,000.00	\$ 381,000.00
3116 W. Filmore Chicago	Fee Simple	\$ 427,000.00	\$ 427,000.00
7946 S. Parnell Chicago	Fee Simple	\$ 250,000.00	\$ 250,000.00

TOTAL \$

1,413,900.00

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In re Darrick K. Jones	/ Debtor	Case No.	
	_		(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Husband WifeV Joint CommunityC	Deducting any Secured Claim or
1. Cash on hand.	x			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		CTA Credit Union Location: In debtor's possession		\$ 0.00
		LaSalle Bank checking and savings Location: In debtor's possession		\$ 170.00
3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment.	x	MIsc Household Goods and furnishings Location: In debtor's possession		\$ 2,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.	X			
7. Furs and jewelry.		Watch and earings Location: In debtor's possession		\$ 1,000.00
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	x			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			

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In re	Darrick	K.	Jones	
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband Wife Join Community	eW ıtJ	in Property Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and	X		0011111111111111111111111111111111111		
unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures.	X				
Itemize.	^				
 Government and corporate bonds and other negotiable and non-negotiable instruments. 	X				
16. Accounts Receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Illinois Attorney General investigation into potential fraud claim Location: In debtor's possession			Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles.		1988 Ford Mustang			\$ 1,000.00
		not running Location: In debtor's possession			
		2001 Lexus GS300			\$ 12,500.00
		Location: In debtor's possession			<i>¥</i> 12,300.00

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lnre <i>Darrick K. Jones</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(,			
Type of Property	N o n e		Husband Wife Joint- ommunity	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.		old laptop computer Location: In debtor's possession			\$ 300.00
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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In re	Darrick K.	Jones	/ Debtor	Case No.	
				-	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	
☐ 11 U.S.C. § 522(b) (2):	
☑ 11 U.S.C. § 522(b) (3):	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
None			

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Official Form 6D (10/06) West Group, Rochester, NY

n re Darrick K. Jones	,	Case No.	
Debtor(s)			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Of V: H W- J	f Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien		Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 9799 Creditor # : 1 Americas Servicing Co 7485 New Horizon Way Frederick MD 21703		_	2005-10-	81,000.00				\$ 305,212.00	\$ 0.00
Account No: 1766 Creditor # : 2 Asc 7495 New Horizon W Frederick MD 21703		H	2006-08-					\$ 284,720.00	\$ 0.00
Account No: 8786 Creditor # : 3 Bank Of America 201 N Tryon St Charlotte NC 28255		H	2005-03-	2,500.00				\$ 12,927.00	\$ 427.00
1 continuation sheets attached		1			Sub (Total of (Use only on	thi	otal \$		·

(Report also on Summary o Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6D (10/06) - Cont. West Group, Rochester, NY

In re Darrick K. Jones	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) **Amount of Claim** Date Claim was Incurred. Nature Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community \$ 0.00 Account No: 7618 \$ 199,999.00 H 2005-09-01 Creditor # : 4 Countrywide Home Loans 450 American St Simi Valley CA 93065 Value: \$ 250,000.00 \$ 3,198.00 \$ 53,199.00 H 2005-09-01 Account No: 1124 Creditor # : Gmac Mortgage Po Box 4622 Waterloo IA 50704 Value: \$ 250,000.00 Account No: 6099 2005-10-01 \$ 76,471.00 \$ 683.00 Creditor # : 6 Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando FL 32826 Value: \$ 381,000.00 H 2006-08-01 \$ 53,371.00 \$ 0.00 Account No: 1774 Creditor # : 7 Select Portfolio Svcin Po Box 65250 Salt Lake City UT 84165 Value: \$ 355,900.00 \$ 390.00 \$ 67,390.00 H 2006-04-01 Account No: 2473 Creditor # : 8 Select Portfolio Svcin Po Box 65250 Salt Lake City UT 84165 Value: \$ 427,000.00 \$ 360,000.00 \$ 0.00 Account No: 4247 H 2006-04-01 Creditor # : 9 Select Portfolio Svcin Po Box 65250 Salt Lake City UT 84165 Value: \$ 427,000.00 Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 810,430.00 \$ 4,271.00 (Total of this page Holding Secured Claims Total \$

\$ 1,413,289.00 Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

\$ 4,698.00

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(if known)

In re Darrick K. Jones

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" include the entity on the

mari conti	opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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Official Form 6F (10/06) West Group, Rochester, NY

In re Darrick K. Jones	,	Case No.
Dobtow/o)		

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	botoline ile i	Oninquidated	Disputed	Amount of Claim
Account No: 8087 Creditor # : 1 77th St Depo 210 W 79th St Chicago IL 60620		H	2006-08-17					\$ 2,575.00
Account No: 6691 Creditor # : 2 Amex Po Box 297871 Fort Lauderdale FL 33329		Н	2004-05-01					\$ 330.00
Account No: 9382 Creditor # : 3 Amex Po Box 297871 Fort Lauderdale FL 33329		H	2004-03-01					\$ 10,285.00
Account No: 2517 Creditor # : 4 Cap One Bk Po Box 85520 Richmond VA 23285		Н	2001-07-01					\$ 95.00
1 continuation sheets attached	Į.		(Use only on last page of the completed Schedule F. Report also on S		To Sche	tal dul	\$	\$ 13,285.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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In re_Darrick K. Jones	,	Case No	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Craditor's Name Mailing Address			(Continuation Sheet) Date Claim was Incurred,				Amount of Claim
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	
Account No: 7895 Creditor # : 5 Cap One Bk Po Box 85520 Richmond VA 23285		H	2003-11-01				\$ 1,422.00
Account No: 1026 Creditor # : 6 Gemb/whitehall Po Box 981439 El Paso TX 79998		H	2000-09-01				\$ 1,965.00
Account No: 3498 Creditor # : 7 Hsbc Nv Po Box 19360 Portland OR 97280		H	2003-02-01				\$ 1,072.00
Account No: 1133 Creditor # : 8 Hsbc/bsbuy Po Box 15519 Wilmington DE 19850		H	2004-08-01				\$ 128.00
Account No: 4945 Creditor # : 9 Hsbc/bstby 1405 Foulk Road Wilmington DE 19808		Н	2004-08-01				\$ 128.00
Account No:							
Sheet No. 1 of 1 continuation sheets attaction reditors Holding Unsecured Nonpriority Claims	hed	to S	Chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$	\$ 4,715.00 \$ 18,000.00

FORM BGG (10/05) WCASE 07-16555	Doc 1	Filed 09/12/07	Entered 09/12/07 11:46:15	Desc Main
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nre Darrick K. Jones	/ Debtoi	Case No.	
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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Inre Darrick K. Jones	/ Debtor	Case No.	
		_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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n re Darrick K. Jones	Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND S	TOR AND SPOUSE					
Status: Single	RELATIONSHIP(S): DAUGHTER		AGE(S): 7					
EMPLOYMENT:	DEBTOR		SPO	USE				
Occupation	bus Operator							
Name of Employer	Chicago Transit Authority							
How Long Employed	10 years							
Address of Employer	210 W. 79th St. CHICAGO IL 60620							
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)		DEBTOR	SPOU	SE			
2. Estimate Monthly Overting	alary, and commissions (pro rate if not paid monthly) ne	\$ \$	4,411.33 0.00	\$	0.00			
3. SUBTOTAL 4. LESS PAYROLL DEDUC a. Payroll Taxes and Sc b. Insurance c. Union Dues d. Other (Specify): p. 12. Substituting the second seco		\$ \$ \$ \$	4,411.33 452.83 71.50 43.33 260.00	\$ \$ \$	0.0 0.0 0.0 0.0			
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	827.67	\$	0.00			
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,583.67	\$	0.0			
Income from Real Prope Interest and dividends	or support payments payable to the debtor for the debtor's use or that .	\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00			
Specify: 12. Pension or retirement in 13. Other monthly income		\$ \$	0.00 0.00		0.00 0.00			
Specify:		\$	0.00	\$	0.00			
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	•	0.00			
15. AVERAGE MONTHLY	,	\$	3,583.67	\$	0.00			
	MONTHLY INCOME: (Combine column totals only one debtor repeat total reported on line 15)	, , ,	\$ ort also on Summary of Sostical Summary of Certain		,			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Darrick K. Jones	, Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made

bi-weekly, quarterly, semi-annually, or annually to show monthly rate. ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No \boxtimes b. Is property insurance included? Yes No \times 2. Utilities: a. Electricity and heating fuel b. Water and sewer 0.00 \$ c. Telephone 0,00 .\$. CELL PHONE d Other 130.00 \$ Other Other 3. Home maintenance (repairs and upkeep) \$ 50.00 800.00 4. Food \$ 5. Clothing \$ 300.00 100.00 6. Laundry and dry cleaning50..0.0 7. Medical and dental expenses \$ 200.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 \$ 0.00 Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ b. Life \$ 0.00 c. Health 125.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto 0.00 b. Other: \$ c. Other:0..00 \$..... 0.00 d. Other: 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$.... 0.00 17. Other: PERSONAL ITEMS & GROOMING 200.00 Other: CHILD CARE \$.... 4,00.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules \$ 3,686.00 and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 3,583.67 \$ 3,686.00 b. Average monthly expenses from Line 18 above \$ (102.33)c. Monthly net income (a. minus b.)

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Darrick K.	Jones -			Case No.	
					Chapter:	7
				/Debtor(s)		
Attorn	ey For Debtor:	MICHAEL R.	RICHMOND			

LIST OF CREDITORS

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	77th St Depo 210 W 79th St Chicago, IL 60620			\$ 2,575.00
2	Americas Servicing Co 7485 New Horizon Way Frederick, MD 21703			\$ 305,212.00
3	Amex Po Box 297871 Fort Lauderdale, FL 33329			\$ 10,285.00
4	Amex Po Box 297871 Fort Lauderdale, FL 33329			\$ 330.00
5	Asc 7495 New Horizon W Frederick, MD 21703			\$ 284,720.00
6	Bank Of America 201 N Tryon St Charlotte, NC 28255			\$ 12,927.00
7	Cap One Bk Po Box 85520 Richmond, VA 23285			\$ 95.00
8	Cap One Bk Po Box 85520 Richmond, VA 23285			\$ 1,422.00

(Continuation Sheet)

		(Continuation Sheet)		(Continuation Sheet)							
#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT							
9	Countrywide Home Loans 450 American St Simi Valley, CA 93065			\$ 199,999.00							
10	Gemb/whitehall Po Box 981439 El Paso, TX 79998			\$ 1,965.00							
11	Gmac Mortgage Po Box 4622 Waterloo, IA 50704			\$ 53,199.00							
12	Hsbc Nv Po Box 19360 Portland, OR 97280			\$ 1,072.00							
13	Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850			\$ 128.00							
14	Hsbc/bstby 1405 Foulk Road Wilmington, DE 19808			\$ 128.00							
15	Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826			\$ 76,471.00							
16	Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165			\$ 53,371.00							
17	Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165			\$ 360,000.00							
18	Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165			\$ 67,390.00							

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

	Chapter 7
	/ Debtor
Attorney for Debtor: MICHAEL R. RICHMO	OND
<u>VERIFI</u>	CATION OF CREDITOR MATRIX
The above named Debtor(s) h	nereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Darrick K. Jones
	Debtor

In re Darrick K. Jones

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Chicago, IL 60620

Americas Servicing Co 7485 New Horizon Way Frederick, MD 21703

Amex

Po Box 297871 Fort Lauderdale, FL 33329

Asc 7495 New Horizon W Frederick, MD 21703

Bank Of America 201 N Tryon St Charlotte, NC 28255

Cap One Bk Po Box 85520 Richmond, VA 23285

Countrywide Home Loans 450 American St Simi Valley, CA 93065

Gemb/whitehall Po Box 981439 El Paso, TX 79998

Gmac Mortgage Po Box 4622 Waterloo, IA 50704

Hsbc Nv Po Box 19360 Portland, OR 97280

Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850

Hsbc/bstby 1405 Foulk Road Wilmington, DE 19808

Darrick K. Jones 646 Sullivan PARK FOREST, IL 60466

MICHAEL R. RICHMOND 33 NORTH DEARBORN STREET SUITE 1600 CHICAGO, IL 60602

Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826 Case 07-16555 Doc 1 Filed 09/12/07 Entered 09/12/07 11:46:15 Desc Main

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Salt Lake City, UT 84165

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Darrick	K.	Jones					Case No. Chapter	
							_/ Debtor		

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🛮 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
7946 S. Parnell Chicago	Countrywide Home Loans	X			
3116 W. Filmore Chicago	Select Portfolio Svcin	X			
2219 S. Kevale Chicago	Americas Servicing Co	X			
6743 S. Honore Chicago	Asc	X			
2001 Lexus GS300	Bank Of America				X
7946 S. Parnell Chicago	Gmac Mortgage	X			
3116 W. Filmore Chicago	Select Portfolio Svcin	X			
2219 S. Kevale Chicago	Ocwen Loan Servicing L	X			
6743 S. Honore Chicago	Select Portfolio Svcin	X			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Signature of Debtor(s)

Date:	Debtor: /s/ Darrick K. Jones
Date:	Joint Debtor:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Darrick K. Jones

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$32,010 wages earned

Last Year: \$64,852 Year before: \$54,634

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Gross Year to date: \$25,000

approx

Net Year to date: unknown Gross Last Year: \$51,600

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QUESTION 2 CONTINUED ...

AMOUNT SOURCE

Net Last Year: (-\$25,000) Gross Year before: \$8,023 Net Year before: (-\$25,000)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
2007 CH 07653 DLJ Mortgage v. Debtor	foreclosure of 3116 W. Filmore Chicago, IL	Circuit Court of Cook County, IL	judgmentof foreclosure entered 5/9/07
2007 CH 06231 US Bank v. Debtor	foreclosure of 6743 S. Honore	Circuit Court of Cook County, IL	sheriff's sale approved
2007 CH 07634 Bank New York v. Debtor	Foreclosure of 7946 S. Parnell	Circuit Court of Cook County	judgment of foreclosure entered 5/31/07
2007 CH 06891 US Bank v. Debtor	foreclosure of 2219 S. Kedvale	Circuit Court of Cook County, IL	judgment of foreclosure entered 5/17/07

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

REPOSSESSION

NAME AND ADDRESS FORECLOSURE SALE.

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: US Bank 06/07 Description: 6743 S. Honore Chicago

Address: Value: unknown

6. Assignments and receiverships

OF CREDITOR OR SELLER

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY NAME AND ADDRESS OF PAYEE

Payee: HELLER & RICHMOND, Date of Payment: \$2,000.00

LTD. Payor: Darrick K. Jones

Address:

33 NORTH DEARBORN STREET

SUITE 1600

CHICAGO, IL 60602

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary. NONE
	Closed financial accounts List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NONE
	Safe deposit boxes List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NONE
	Setoffs List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NONE
	Property held for another person List all property owned by another person that the debtor holds or controls. NONE
	Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. NONE
	Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NONE
7.	Environmental Information For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air land, soil, surface water, groundwater, or other medium, including, but not limited to statutes or regulations regulating the cleanup of these substances.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

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NONE

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"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:	or in
X	NONE	
	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmentat to which the notice was sent and the date of the notice.	l unit
X	NONE	
	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indeed, the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.	licate
X	NONE	
8.	Nature, location and name of business	
	a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a t profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.	
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.	
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.	
X	NONE	
	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.	
X	NONE	
ΓIF	completed by an individual or individual and spouse]	
["	completed by an individual of individual and spouse,	
	leclare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and y attachments thereto and that they are true and correct.	
	o /a / Parrigh W Tongs	
	Date Signature/s/ Darrick K. Jones of Debtor	
	Signature	
	Date of Joint Debtor	

(if any)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Darrick K. Jones		Case No.		
		Chapter	7	
	/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	c	THER
A-Real Property	Yes	1	\$ 1,413,900.00			
B-Personal Property	Yes	3	\$ 16,970.00			
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	2		\$ 1,413,289.00		
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00		
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 18,000.00		
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1			\$	3,583.67
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$	3,686.00
ТОТ	AL	14	\$ 1,430,870.00	\$ 1,431,289.00		

Document

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re Darrick K.		Jones				Case No.	
						Chapter	7
					/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,583.67
Average Expenses (from Schedule J, Line 18)	\$ 3,686.00
Current Monthly Income (from Form 22A Line 12: OR, Form 22B Line 11: OR, Form 22C Line 20)	\$ 12,008.33

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,698.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 18,000.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 22,698.00

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In re Darrick K. Jones	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief.			_ sheets, and that they are true and
	/s/ Darrick K. Jones		